

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Customer Number: 31824
Adam Elgar, et al. : Confirmation Number: 3748
Application No.: 10/589,921 : Group Art Unit: 3624
Filed: December 04, 2006 : Examiner: Not Yet Assigned
For: APPARATUS AND METHOD :
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TRANSACTION CARDS :

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No certification or fee is required.

The Examiner's attention is directed to co-pending U.S. Patent Applications Serial Nos. 11/891,250, filed August 8, 2007, and 11/659,470, filed February 6, 2007, which are directed to related technical subject matter. The identification of these U.S. Patent Applications is not to be

construed as a waiver of secrecy as to those applications now or upon issuance of the present application as a patent. The Examiner is respectfully requested to consider the cited applications and the art cited therein during examination.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 502203 and please credit any excess fees to such deposit account.

Respectfully submitted,

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